

Quarterly Performance Report

3rd Quarter 2021 Performance Report for period ending September 30, 2021

Pool performance results are net of all fees, including an assumed 0.60% annualized administrative fee for charitable services, and do not reflect the reduced administrative fee schedule for accounts with balances over \$500,000. Comparative indices are not adjusted for fees which would have resulted in lower returns.

ASSET ALLOCATION POOLS	UNDERLYING FUND	3RD QUARTER	YEAR-TO-DATE	1 YEAR	3 YEAR (ANNUALIZED)
Conservative Pool	ONCFX	-0.45%	3.64%	9.09%	7.51%
Balanced Pool	JBALX	0.19%	8.36%	15.89%	11.55%
Socially Responsible Balanced Pool	PAXIX	-0.15%	9.37%	19.04%	11.67%
Growth Pool	TGIPX	-0.73%	9.58%	23.43%	11.01%

SINGLE ASSET CLASS POOLS	UNDERLYING FUND	3RD QUARTER	YEAR-TO-DATE	1 YEAR	3 YEAR (ANNUALIZED)
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INDEX POOLS A low-cost approach that tracks market or broad index performance

Income Index Pool	SWAGX	-0.13%	-2.17%	-1.67%	4.57%
Inflation Protected Bond Pool	SWRSX	1.54%	2.97%	4.45%	6.70%
Total Market Equity Index Pool	SWTSX	-0.28%	14.60%	31.31%	15.20%
International Equity Index Pool	SWISX	-1.15%	7.38%	24.30%	6.95%
Small Cap Equity Pool	SWSSX	-4.49%	11.90%	46.84%	9.94%

ACTIVELY MANAGED POOLS Actively managed funds that seek to exceed market or broad index performance

Short-Term Income Pool	PSHIX	-0.13%	-0.50%	-0.21%	2.43%
Socially Responsible Fixed Income Pool	TSBIX	-0.12%	-1.33%	N/A	N/A
Income Pool	MWTIX	-0.02%	-1.48%	-0.46%	5.31%
Large Cap Equity Managed Pool	PRILX	0.00%	14.70%	27.25%	17.44%
International Equity Managed Pool	HAOYX	-1.48%	3.97%	21.68%	9.77%

MONEY MARKET POOL Offers stability of capital liquidity and current income

Money Market Pool	SGUXX – 7 Day Yield*	-0.15% 0.01%	-0.44% –	-0.58% –	0.29% –
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COMPARATIVE INDICES	3RD QUARTER	YEAR-TO-DATE	1 YEAR	3 YEAR (ANNUALIZED)
Fixed Income— Bar Cap U.S. Agg Bond Index	0.05%	-1.55%	-0.90%	5.36%
Treasury Inflation Protected Security— Bar Cap TIPS	1.75%	3.51%	5.19%	7.45%
Large Cap— S&P 500	0.58%	15.92%	30.00%	15.99%
Small Cap— Russell 2000	-4.36%	12.41%	47.68%	10.54%
International— MSCI EAFE	-0.45%	8.35%	25.73%	7.62%

For those interested in values-aligned investing, we offer three pools with underlying funds supporting socially responsible mandates.

Please see important disclosures on the next page.

***The current yield more closely reflects current earnings than does total return.**

The performance quoted represents past performance and does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than the original cost. Current performance may be lower or higher than the performance quoted. Performance data current to the most recent month end, including the seven day current yield for SNVXX, may be obtained by visiting https://www.schwabcharitable.org/public/charitable/features/investment_options.

Donors should carefully consider information contained in the prospectus for the registered underlying mutual funds, including investment objectives, risks, charges and expenses. You can request a prospectus by calling Schwab Charitable at 800-746-6216. Please read the prospectus carefully before making contributions or recommending investment of funds.

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

These returns are based on net expenses. Returns may have been lower in certain cases had expenses not been reduced by certain voluntary fee waivers and reimbursements. For more information, please see [Schwab Government Money Fund](#) summary prospectus.

The pool returns are based on the total returns of the underlying mutual funds in each pool, minus operating expenses of Schwab Charitable. Principal value and investment return will fluctuate with changes in market conditions, and an account in the pool may be worth more or less than the original amount contributed to the account. During the period, the pools' holdings may have deviated from their target allocations, because of changing market conditions. The portfolio managers rebalance the pools' holdings as needed to limit significant variances.

Comparative indices are unmanaged and it is not possible to invest directly in an index.

The Bloomberg Barclays Capital U.S. Aggregate Bond Index represents securities that are SEC registered, taxable, and dollar denominated. The index covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities.

The Bloomberg Barclays Capital U.S. TIPS (Treasury Inflation Protected Securities) Index measures the performance of fixed income securities with fixed-rate coupon payments that adjust for inflation, as measured by the Consumer Price Index for All Urban Consumers.

The S&P 500 Index includes the stocks of 500 leading U.S. publicly-traded companies from a broad range of industries.

The Russell 2000 Index measures the performance of the 2,000 smallest companies in the Russell 3000® Index.

The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada.

Schwab Charitable does not provide specific individualized legal or tax advice. Please consult a qualified legal or tax advisor where such advice is necessary or appropriate.

Schwab Charitable is the name used for the combined programs and services of Schwab Charitable Fund, an independent nonprofit organization. Schwab Charitable Fund has entered into service agreements with certain subsidiaries of The Charles Schwab Corporation.